

It has come to the attention of the Senior-to-Senior Advocacy Team that there is a veterans' pension many veterans don't know about. The following editorial synopsis is from an article published in the Marietta Daily Journal on Tuesday, Sept. 5, 2006.

Jim Swain, an attorney, is helping veterans (he is retired from the military) or their widows obtain the pension in question. He has spoken to the Marietta Rotarians and other groups about this Aid and Attendance Pension Benefit. There are three main criteria for eligibility: 1) you have served at least one day during wartime, 2) you have spent at least 90 days on active duty, and 3) you must have obtained an honorable or general discharge. You don't actually have to have been in combat to be eligible.

This pension also applies to several categories of people who weren't in the five branches of the military: veterans of the Merchant Marines are eligible, as are the female bomber pilots who ferried planes from base to base during World War II. Various health care veterans are eligible, although they were not actually in uniform. It doesn't matter how much you make (regardless of the VA's denial). What matters is how much your medical benefits are. The point of the program is to get the veteran back up to the minimum pension benefit after you take away all the medical expenses. Married veterans are eligible to receive \$1,743 a month. Single veterans are eligible for \$1,570, and widows of veterans can receive \$943. Even those with substantial retirement benefits are not considered to have any income by the VA if they are in a nursing home, and so they are entitled to the entire \$1,743 a month, Attorney Swain said. So the VA is covering their entire medical expense without any drain on the family.

The VA will say the proposed recipient has too much in the way of assets, but there is no penalty for moving the assets in advance, unlike with Medicaid which has a five-year "look-back". Someone with a million dollars in assets is not going to move assets in order to get this pension, but for someone whose savings are marginal, it may be advantageous to move assets to stretch out his benefits and keep up his quality of life. He finds vets in nursing homes all the time who are fearful of running out of money.

Unfortunately, the VA does not pay in arrears. If the vet is already in a nursing home and application is made, the VA will start paying the pension but not retroactively, he said. There are more than 2 million veterans across the country who qualify for this Aid and Attendance Pension Benefit according to the VA. Attorney Swain considers his VA work as the most unique part of his practice, and he doesn't charge for trying to obtain pensions for those vets. His office number is 770-500-3074. This is a significant long-term care program that vets don't have to pay for. They paid for it when they served their country; therefore, they're entitled to it."

The 2006 Edition of the Federal Benefits for Veterans and Dependents booklet states that if you are a veteran in need of a caretaker or permanently housebound, you may be entitled to additional disability compensation or pension payments. A veteran evaluated at 30% disability or more is entitled to receive an additional payment for a spouse who is in need of a caretaker. Additional information can be found in the Compensation and Pension Benefits section of the VA's internet pages at <http://www.va.gov> and click "Rate Tables". For assistance with eligibility, financial assistance and other questions, call the VA Service Center's Call Center at 404-347-7264 or 1-877-311-1467. Read more details in the Veterans Health Benefits Seminar Handbook available at the VA at 1670 Clairmont Road, Decatur, GA 30033. Also browse <http://www.veteranaid.org>.